# Historical Census of Housing Tables

## Homeownership

Owning one's home has long been considered a part of the "American Dream." In 2000, 2-in-3 householders in the United States owned their own homes; in 1900, less than half owned their homes.

The homeownership rate declined slowly but steadily from 1900 to 1920. A robust economy in the 1920s raised the homeownership rate, but the Great Depression drove the rate to its lowest level of the century¾44 percent in 1940. The post-World War II surge in homeownership was remarkable. A booming economy, favorable tax laws, a rejuvenated home building industry, and easier financing saw homeownership explode nationally, topping 60 percent in just two decades (see graph).

Even so, individual states have seen ups and downs not always closely related to national trends. For example, look at the homeownership rates in North Dakota. In 1900, it had the highest homeownership rate (80 percent) ever recorded by a state. Then, the rate fell, even during the 1920s. By 1940, its rate had fallen to about 50 percent. Afterward, it increased rapidly to well over 60 percent in one decade. Some of its neighbors¾South Dakota, Nebraska, and Iowa¾show a similar trend.

Many southern states had very low homeownership rates with little change during the early decades of the 20th century. However, many of these same states experienced a tremendous boom after World War II, and are now above the national rate. Alabama, Georgia, Louisiana, Mississippi, and South Carolina are good examples of this trend.

Some states have always had high homeownership rates¾over 50 percent. They were located in the Rocky Mountains, the Midwest, and northern New England, for example, Utah, Michigan, and Maine. Utah is the only state where the homeownership rate has never fallen below 60 percent.

The Middle Atlantic States (New Jersey, New York, and Pennsylvania) are good examples of the large increase from 1920 to 1930, the subsequent fall in 1940, and the post-World War II boom. In 1990, New York had more owned than rented homes for the first time in that century.

Other observations worthy to note are:

- West Virginia has been the homeownership leader the past three censuses.
- The District of Columbia has always had a less than 50 percent homeownership rate.
- California reached its high water mark for homeownership in 1960 at 58 percent.
- The Nation experienced a drop in its homeownership rate for the first time since World War II, from 1980 to 1990. However, this decrease was small and not universal; note the northeastern states, where the rate generally rose in that decade.

HOMEOWNERSHIP RATES

| | 2000 | 1990 | 1980 | 1970 | 1960 | 1950 | 1940 | 1930 | 1920 | 1910 | 1900 |
|---|---|---|---|---|---|---|---|---|---|---|---|
| United States | 66.2% | 64.2% | 64.4% | 62.9% | 61.9% | 55.0% | 43.6% | 47.8% | 45.6% | 45.9% | 46.5% |
| Alabama | 72.5% | 70.5% | 70.1% | 66.7% | 59.7% | 49.4% | 33.6% | 34.2% | 35.0% | 35.1% | 34.4% |
| Alaska | 62.5% | 56.1% | 58.3% | 50.3% | 48.3% | 54.5% | NA | NA | NA | NA | NA |
| Arizona | 68.0% | 64.2% | 68.3% | 65.3% | 63.9% | 56.4% | 47.9% | 44.8% | 42.8% | 49.2% | 57.5% |
| Arkansas | 69.4% | 69.6% | 70.5% | 66.7% | 61.4% | 54.5% | 39.7% | 40.1% | 45.1% | 46.6% | 47.7% |
| California | 56.9% | 55.6% | 55.9% | 54.9% | 58.4% | 54.3% | 43.4% | 46.1% | 43.7% | 49.5% | 46.3% |
| Colorado | 67.3% | 62.2% | 64.5% | 63.4% | 63.8% | 58.1% | 46.3% | 50.7% | 51.6% | 51.5% | 46.6% |
| Connecticut | 66.8% | 65.6% | 63.9% | 62.5% | 61.9% | 51.1% | 40.5% | 44.5% | 37.6% | 37.3% | 39.0% |
| Delaware | 72.3% | 70.2% | 69.1% | 68.0% | 66.9% | 58.9% | 47.1% | 52.1% | 44.7% | 40.7% | 36.3% |

| | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| Dist. of Columbia | 40.8% | 38.9% | 35.5% | 28.2% | 30.0% | 32.3% | 29.9% | 38.6% | 30.3% | 25.2% | 24.0% |
| Florida | 70.1% | 67.2% | 68.3% | 68.6% | 67.5% | 57.6% | 43.6% | 42.0% | 42.5% | 44.2% | 46.8% |
| Georgia | 67.5% | 64.9% | 65.0% | 61.1% | 56.2% | 46.5% | 30.8% | 30.6% | 30.9% | 30.5% | 30.6% |
| Hawaii | 56.5% | 53.9% | 51.7% | 46.9% | 41.1% | 33.0% | NA | NA | NA | NA | NA |
| Idaho | 72.4% | 70.1% | 72.0% | 70.1% | 70.5% | 65.5% | 57.9% | 57.0% | 60.9% | 68.1% | 71.6% |
| Illinois | 67.3% | 64.2% | 62.6% | 59.4% | 57.8% | 50.1% | 40.3% | 46.5% | 43.8% | 44.1% | 45.0% |
| Indiana | 71.4% | 70.2% | 71.7% | 71.7% | 71.1% | 65.5% | 53.1% | 57.3% | 54.8% | 54.8% | 56.1% |
| Iowa | 72.3% | 70.0% | 71.8% | 71.7% | 69.1% | 63.4% | 51.5% | 54.7% | 58.1% | 58.4% | 60.5% |
| Kansas | 69.2% | 67.9% | 70.2% | 69.1% | 68.9% | 63.9% | 51.0% | 56.0% | 56.9% | 59.1% | 59.1% |
| Kentucky | 70.8% | 69.6% | 70.0% | 66.9% | 64.3% | 58.7% | 48.0% | 51.3% | 51.6% | 51.6% | 51.5% |
| Louisiana | 67.9% | 65.9% | 65.5% | 63.1% | 59.0% | 50.3% | 36.9% | 35.0% | 33.7% | 32.2% | 31.4% |
| Maine | 71.6% | 70.5% | 70.9% | 70.1% | 66.5% | 62.8% | 57.3% | 61.7% | 59.6% | 62.5% | 64.8% |
| Maryland | 67.7% | 65.0% | 62.0% | 58.8% | 64.5% | 56.3% | 47.4% | 55.2% | 49.9% | 44.0% | 40.0% |
| Massachusetts | 61.7% | 59.3% | 57.5% | 57.5% | 55.9% | 47.9% | 38.1% | 43.5% | 34.8% | 33.1% | 35.0% |
| Michigan | 73.8% | 71.0% | 72.7% | 74.4% | 74.4% | 67.5% | 55.4% | 59.0% | 58.9% | 61.7% | 62.3% |
| Minnesota | 74.6% | 71.8% | 71.7% | 71.5% | 72.1% | 66.4% | 55.2% | 58.9% | 60.7% | 61.9% | 63.5% |
| Mississippi | 72.3% | 71.5% | 71.0% | 66.3% | 57.7% | 47.8% | 33.3% | 32.5% | 34.0% | 34.0% | 34.5% |
| Missouri | 70.3% | 68.8% | 69.6% | 67.2% | 64.3% | 57.7% | 44.3% | 49.9% | 49.5% | 51.1% | 50.9% |
| Montana | 69.1% | 67.3% | 68.6% | 65.7% | 64.0% | 60.3% | 52.0% | 54.5% | 60.5% | 60.0% | 56.6% |
| Nebraska | 67.4% | 66.5% | 68.4% | 66.4% | 64.8% | 60.6% | 47.1% | 54.3% | 57.4% | 59.1% | 56.8% |
| Nevada | 60.9% | 54.8% | 59.6% | 58.5% | 56.3% | 48.7% | 46.1% | 47.1% | 47.6% | 53.4% | 66.2% |
| New Hampshire | 69.7% | 68.2% | 67.6% | 68.2% | 65.1% | 58.1% | 51.7% | 55.0% | 49.8% | 51.2% | 53.9% |
| New Jersey | 65.6% | 64.9% | 62.0% | 60.9% | 61.3% | 53.1% | 39.4% | 48.4% | 38.3% | 35.0% | 34.3% |
| New Mexico | 70.0% | 67.4% | 68.1% | 66.4% | 65.3% | 58.8% | 57.3% | 57.4% | 59.4% | 70.6% | 68.5% |
| New York | 53.0% | 52.2% | 48.6% | 47.3% | 44.8% | 37.9% | 30.3% | 37.1% | 30.7% | 31.0% | 33.2% |
| North Carolina | 69.4% | 68.0% | 68.4% | 65.4% | 60.1% | 53.3% | 42.4% | 44.5% | 47.4% | 47.3% | 46.6% |
| North Dakota | 66.6% | 65.6% | 68.7% | 68.4% | 68.4% | 66.2% | 49.8% | 58.6% | 65.3% | 75.7% | 80.0% |
| Ohio | 69.1% | 67.5% | 68.4% | 67.7% | 67.4% | 61.1% | 50.0% | 54.4% | 51.6% | 51.3% | 52.5% |
| Oklahoma | 68.4% | 68.1% | 70.7% | 69.2% | 67.0% | 60.0% | 42.8% | 41.3% | 45.5% | 45.4% | 54.2% |
| Oregon | 64.3% | 63.1% | 65.1% | 66.1% | 69.3% | 65.3% | 55.4% | 59.1% | 54.8% | 60.1% | 58.7% |
| Pennsylvania | 71.3% | 70.6% | 69.9% | 68.8% | 68.3% | 59.7% | 45.9% | 54.4% | 45.2% | 41.6% | 41.2% |
| Rhode Island | 60.0% | 59.5% | 58.8% | 57.9% | 54.5% | 45.3% | 37.4% | 41.2% | 31.1% | 28.3% | 28.6% |
| South Carolina | 72.2% | 69.8% | 70.2% | 66.1% | 57.3% | 45.1% | 30.6% | 30.9% | 32.2% | 30.8% | 30.6% |
| South Dakota | 68.2% | 66.1% | 69.3% | 69.6% | 67.2% | 62.2% | 45.0% | 53.1% | 61.5% | 68.2% | 71.2% |
| Tennessee | 69.9% | 68.0% | 68.6% | 66.7% | 63.7% | 56.5% | 44.1% | 46.2% | 47.7% | 47.0% | 46.3% |
| Texas | 63.8% | 60.9% | 64.3% | 64.7% | 64.8% | 56.7% | 42.8% | 41.7% | 42.8% | 45.1% | 46.5% |
| Utah | 71.5% | 68.1% | 70.7% | 69.3% | 71.7% | 65.3% | 61.1% | 60.9% | 60.0% | 64.8% | 67.8% |
| Vermont | 70.6% | 69.0% | 68.7% | 69.1% | 66.0% | 61.3% | 55.9% | 59.8% | 57.5% | 58.5% | 60.4% |
| Virginia | 68.1% | 66.3% | 65.6% | 62.0% | 61.3% | 55.1% | 48.9% | 52.4% | 51.1% | 51.5% | 48.8% |
| Washington | 64.6% | 62.6% | 65.6% | 66.8% | 68.5% | 65.0% | 57.0% | 59.4% | 54.7% | 57.3% | 54.5% |
| West Virginia | 75.2% | 74.1% | 73.6% | 68.9% | 64.3% | 55.0% | 43.7% | 45.9% | 46.8% | 49.5% | 54.6% |
| Wisconsin | 68.4% | 66.7% | 68.2% | 69.1% | 68.6% | 63.5% | 54.4% | 63.2% | 63.6% | 64.6% | 66.4% |
| Wyoming | 70.0% | 67.8% | 69.2% | 66.4% | 62.2% | 54.0% | 48.6% | 48.3% | 51.9% | 54.5% | 55.2% |